

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anna McHenry
Debtor

Case No. 23-00255-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Jul 28, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2025:

Recip ID	Recipient Name and Address
db	+ Anna McHenry, 324 Main Street, Lopez, PA 18628-9002
cr	+ Statebridge Company, LLC as servicer for Wilmington, FRIEDMAN VARTOLO LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5532642	+ Wilmington Savings Fund Society, FSB, d/b/a, Christiana Trust as Trustee for PNPMS Tr, c/o Michael J. Clark, Esq., One Jenkintown Station, Suite 104, 115 West Avenue Jenkintown, PA 19046-2031

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5524806	Email/PDF: resurgentbknofications@resurgent.com	Jul 28 2025 18:48:57	LVNV Funding LLC c/o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5533701	Email/PDF: resurgentbknofications@resurgent.com	Jul 28 2025 18:48:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5533229	Email/Text: camanagement@mtb.com	Jul 28 2025 18:45:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
5520474	Email/Text: camanagement@mtb.com	Jul 28 2025 18:45:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203
5520475	^ MEBN	Jul 28 2025 18:40:20	Statebridge Company LI, 6061 S Willow Dr, Greenwood Village, CO 80111-5140
5534400	^ MEBN	Jul 28 2025 18:40:20	Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Statebridge, 6061 S. Willow Drive, Greenwood Village, CO 80111-5140

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2025 at the address(es) listed below:

Name	Email Address
Carlo Sabatini	on behalf of Plaintiff Anna McHenry usbkct@bankruptcypa.com kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;sabatin i.carlob107053@notify-prod.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Jason Brett Schwartz	on behalf of Defendant Wilmington Savings Fund Society FSB, D/B/A Christiana Trust As Trustee For PNPMS Trust III bkecf@friedmanvartolo.com
Jason Brett Schwartz	on behalf of Service Addressee Wilmington Savings Fund Society FSB bkecf@friedmanvartolo.com
Jason Brett Schwartz	on behalf of Defendant Statebridge Company LLC bkecf@friedmanvartolo.com
Lauren Marie Moyer	on behalf of Defendant Wilmington Savings Fund Society FSB, D/B/A Christiana Trust As Trustee For PNPMS Trust III bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor Statebridge Company LLC as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Defendant Statebridge Company LLC bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Michael J Clark	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III pabk@logs.com
Patrick James Best	on behalf of Plaintiff Anna McHenry patrick@armlawyers.com notices@nextchapterbk.com;luis@armlawyers.com;lbeal@armlawyers.com
Patrick James Best	on behalf of Debtor 1 Anna McHenry patrick@armlawyers.com notices@nextchapterbk.com;luis@armlawyers.com;lbeal@armlawyers.com
Sarah K. McCaffery	on behalf of Creditor Statebridge Company LLC as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
Sarah K. McCaffery	on behalf of Defendant Wilmington Savings Fund Society FSB, D/B/A Christiana Trust As Trustee For PNPMS Trust III smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
Sarah K. McCaffery	on behalf of Defendant Statebridge Company LLC smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 16

Information to identify the case:

Debtor 1

Anna McHenry

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7889

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:23-bk-00255-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Anna McHenry
aka Anna Marie McHenry, aka Anna M McHenry**By the
court:**7/28/25Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.